

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

Robert B Gousset
Debtor

§
§
§
§

Case No. 15-40340

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/25/2015 . The undersigned trustee was appointed on 11/25/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 27,798.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	5,328.75
Bank service fees	250.96
Other payments to creditors	6,000.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 16,218.29

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/06/2016 and the deadline for filing governmental claims was 05/06/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,529.80 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,529.80 , for a total compensation of \$ 3,529.80 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 24.70 , for total expenses of \$ 24.70 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/10/2017 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-40340 BWB Judge: Bruce W. Black Trustee Name: Zane L. Zielinski, Trustee
 Case Name: Robert B Gousset Date Filed (f) or Converted (c): 11/25/2015 (f)
 For Period Ending: 07/10/2017 341(a) Meeting Date: 12/21/2015
 Claims Bar Date: 05/06/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Pnc Bank Checking Account - Proceeds From Sale Of Debtor's P	10,575.00	0.00		0.00	FA
2. Checking - Chase	1,644.00	0.00		0.00	FA
3. Business Bank Account	1,310.00	0.00		0.00	FA
4. Buisness Savings	1,002.93	0.00		0.00	FA
5. Paypal Account	492.00	0.00		0.00	FA
6. Furniture	2,000.00	0.00		0.00	FA
7. Clothing	500.00	0.00		0.00	FA
8. 2 Whole Life Policy - Wife And Dependant Son Are Listed As B	22,105.00	0.00		0.00	FA
9. Brokerage Acct - Ameritrade	100.00	0.00		0.00	FA
10. Gousset Industries, Inc Dba Mr. Transmission: Business Owns	0.00	12,000.00		12,000.00	FA
11. 2013 Mecedes C300	18,900.00	7,300.00		7,300.00	FA
12. 2005 Honda Pilot Mileage On Vehicle In Excess Of 150,000.	3,400.00	2,500.00		2,500.00	FA
13. 1997 Bmw 325lc Mileage 110,000	1,366.00	200.00		200.00	FA
14. 2003 Suzuki 650 Motorcycle	1,000.00	1,500.00		1,500.00	FA
15. Blue Green Vacations Timeshare	1.00	0.00		0.00	FA
16. Preference Claims against Chase (u)	0.00	4,298.00		4,298.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$64,395.93	\$27,798.00	Gross Value of Remaining Assets
			\$27,798.00
			\$0.00
			(Total Dollar Amount in Column 6)

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:
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The Trustee is preparing tax returns.

Exhibit A

Initial Projected Date of Final Report (TFR): 01/31/2017

Current Projected Date of Final Report (TFR): 01/31/2017

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40340

Case Name: Robert B Gousset

Trustee Name: Zane L. Zielinski, Trustee

Exhibit B

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4495

Checking

Taxpayer ID No: XX-XXX3397

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 07/10/2017

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
02/10/16	10	Jaykay Investments, Inc. Cashier's Check	Sale of Assets Payment	1129-000	\$12,000.00	\$12,000.00
02/11/16	11	Robert Gousset PNC Bank Cashier's check	Payment for Cars	1129-000	\$2,500.00	\$14,500.00
02/23/16	5001	JP Morgan Chase Bank NA Donna M. Latus Special Credits Analyst JPMorgan Chase Bank NA Business Banking Portfolio Management Center PO Box 29550 AZ1-1024 Phoenix AZ 85038	Secured Claim Payment	4210-000	\$6,000.00	\$8,500.00
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000	\$12.51	\$8,487.49
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000	\$15.21	\$8,472.28
04/08/16	5002	Chuhak & Tecson, 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	First Interim Fees		\$5,178.82	\$3,293.46
		Chuhak & Tecson,	(\$5,115.00)	3210-000		
		Chuhak & Tecson,	(\$63.82)	3220-000		
04/12/16		American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, IL	Auctioneer Expenses		\$1,355.47	\$4,648.93
			Gross Receipts \$1,500.00			
		American Auction Associates 508 West Brittany Drive Arlington Heights, IL 60004	Auctioneer Expenses (\$144.53)	3620-000		
	14		2003 Suzuki 650 Motorcycle \$1,500.00	1129-000		
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000	\$10.00	\$4,638.93

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40340

Case Name: Robert B Gousset

Trustee Name: Zane L. Zielinski, Trustee

Exhibit B

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4495

Checking

Taxpayer ID No: XX-XXX3397

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 07/10/2017

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
07/07/16	16	JP Morgan chase 1111 Polaris Parkway, Floor 1N Columbus, OH 43240	Preference Settlement Settlement with JP Morgan Chase	1241-000	\$4,298.00	
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
07/20/16	12	Robert Gousset	Sale of Assets Payment	1129-000	\$2,500.00	
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.86
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$16.95
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$16.38
10/11/16	13	Robert Gousset	Payment for Cars	1129-000	\$200.00	
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.11
11/14/16	11	Robert Gousset	Settlement Paymen	1129-000	\$200.00	
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$16.78
01/03/17	11	Robert Gousset 2401 Madera Lane Naperville, IL 60565	Payment for Car	1129-000	\$200.00	
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.45
						\$11,919.40

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40340

Case Name: Robert B Gousset

Trustee Name: Zane L. Zielinski, Trustee

Exhibit B

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4495

Checking

Taxpayer ID No: XX-XXX3397

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 07/10/2017

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.68	\$11,901.72
02/28/17	5003	International Sureties, LTD. Suite 420 701 Pydras Street New Orleans, LA 70139	2017 Bond Payment	2300-000		\$5.40	\$11,896.32
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$15.98	\$11,880.34
03/20/17	11	Robert B. Gousset 2401 Madera Lane Naperville, IL 60565	Settlement Payment	1129-000	\$440.00		\$12,320.34
04/06/17	11	Robert Gousset 2401 Madera Lane Naperville, IL 60565-8873	Settlement Payment	1129-000	\$2,500.00		\$14,820.34
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.87	\$14,802.47
04/14/17	11	Robert Gousset 2401 Madera Lane Naperville, IL 60565-8873	Settlement Payment	1129-000	\$500.00		\$15,302.47
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$20.91	\$15,281.56
05/08/17	11	Robert Gousset 2401 Madera LN Naperville, IL 60565-8873	Final Payment	1129-000	\$500.00		\$15,781.56
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$23.27	\$15,758.29
06/19/17	11	Robert Goussett	Settlement Payment	1129-000	\$460.00		\$16,218.29

COLUMN TOTALS \$27,653.47 \$11,435.18

Less: Bank Transfers/CD's \$0.00 \$0.00

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Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	DISBURSEMENTS	NET	ACCOUNT
				BALANCE
XXXXXX4495 - Checking	\$27,653.47	\$11,435.18	\$16,218.29	
	\$27,653.47	\$11,435.18	\$16,218.29	
			(Excludes account transfers)	(Excludes payments to debtors)
Total Allocation Receipts:	\$144.53			
Total Net Deposits:	\$27,653.47			
<u>Total Gross Receipts:</u>	<u>\$27,798.00</u>			Total Funds on Hand

Case Number: 15-40340

Date: July 11, 2017

Debtor Name: Robert B Gousset

Claims Bar Date: 5/6/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$3,529.80	\$3,529.80
100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$24.70	\$24.70
100	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$2,435.00	\$2,435.00
100	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative	First interim fee's approved by Court order on April 1, 2016, docketed on April 5, 2016.	\$0.00	\$5,115.00	\$5,115.00
100	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$63.82	\$63.82
100	Chuhak & Tecson 30 South Wacker Drive Suite 2600 Chicago, Illinois 60606	Administrative		\$0.00	\$18.20	\$18.20
100	Alan D. Lasko & Associates P.C. Administrative			\$0.00	\$2,144.77	\$2,144.77
100	Alan D. Lasko & Associates P.C. Administrative			\$0.00	\$45.34	\$45.34
100	American Auction Associates 508 West Brittany Drive Arlington Heights, IL 60004	Administrative	Auctioneer Expenses related to sale to Steven Brody.	\$0.00	\$144.53	\$144.53

Case Number: 15-40340

Date: July 11, 2017

Debtor Name: Robert B Gousset

Claims Bar Date: 5/6/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
1	Jayk's Building Llc	Unsecured		\$0.00	\$21,559.95	\$21,559.95
350	1680 Theodore Street					
7200	Crest Hill, IL 60403					
S	JP Morgan Chase Bank NA	Secured		\$0.00	\$6,000.00	\$6,000.00
400	Donna M. Latus					
4210	Special Credits Analyst					
	JPMorgan Chase Bank NA					
	Business Banking Portfolio					
	Management Center					
	PO Box 29550 AZ1-1024 Phoenix					
	AZ 85038					
Case Totals				\$0.00	\$41,081.11	\$41,081.11

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-40340

Case Name: Robert B Gousset

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand	\$	16,218.29
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Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
S	JP Morgan Chase Bank NA	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 0.00
Total to be paid to secured creditors					\$ 0.00
Remaining Balance					\$ 16,218.29

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 3,529.80	\$ 0.00	\$ 3,529.80
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 24.70	\$ 0.00	\$ 24.70
Attorney for Trustee Fees: Chuhak & Tecson	\$ 7,550.00	\$ 5,115.00	\$ 2,435.00
Attorney for Trustee Expenses: Chuhak & Tecson	\$ 82.02	\$ 63.82	\$ 18.20
Accountant for Trustee Fees: Alan D. Lasko & Associates P.C.	\$ 2,144.77	\$ 0.00	\$ 2,144.77
Accountant for Trustee Expenses: Alan D. Lasko & Associates P.C.	\$ 45.34	\$ 0.00	\$ 45.34
Auctioneer Expenses: American Auction Associates	\$ 144.53	\$ 144.53	\$ 0.00

Total to be paid for chapter 7 administrative expenses	\$ 8,197.81
Remaining Balance	\$ 8,020.48

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

NONE

Tardily filed claims of general (unsecured) creditors totaling \$ 21,559.95 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 37.2 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Jayk's Building Llc	\$ 21,559.95	\$ 0.00	\$ 8,020.48

Total to be paid to tardy general unsecured creditors	\$ 8,020.48
Remaining Balance	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE